

REMARKS

Claims 1-25 are pending in this application. New claims 24-25 have been added. Support for the claims may be found throughout the initial disclosure. For example, the Examiner's attention is directed to page 11 of the specification.

Applicant's representatives thank the Examiner for the courtesies extended during the personal interview held on January 10, 2006.

During the interview Applicant's representative explained the invention further and pointed out the differences between the cited references and the claimed invention. The substance of the interview is reflected in following remarks.

In the March 18, 2005 Final Office Action, claims 1-21 were rejected under 35 U.S.C. § 103(a) over Gregg (U.S. Patent Application Publication No. 2003/0046589 A1) (hereinafter Gregg '589) in view of Messer et al. (U.S. Patent Application Publication No. 2004/0230491 A1) (hereinafter Messer). Applicant respectfully traverses this rejection for at least the following reasons.

Gregg '589 discloses a system for securing and tracking usage of transaction services or computer resources by client computer(s) from a server computer. The system in Gregg '589 includes a clearinghouse (30), account holder administration software (32), a secure transaction server (34) and a number of account holder software (36) (see paragraph 34 in Gregg '589). The secure transaction server (34) operates in conjunction with the transaction clearinghouse (30) to authenticate and authorize account holders to collect their transaction data (see paragraph 36 in Gregg '589).

The account holder software (36) requests transaction services and the request is communicated to the secure transaction server (34). The server (34) then commands the account holder to login. The account holder software (36) inputs the login parameters. The secure transaction server (34) then forwards the parameters to the transaction clearinghouse (30). If the parameters are valid, the transaction clearinghouse (30) provides a response to the secure transaction server (34) which then enables the account holder software (36) to access the transaction services (see Figure 2 and paragraph 40 in Gregg '589).

First of All, in Gregg '589, the transaction clearinghouse 30 does not communicate with "network sites." In fact, in Gregg '589, there are no "network sites," that are accessed by a user. The user (the account holder) simply accesses the secure transaction server 34.

In addition, Gregg '589 does not disclose, teach or suggest "receiving indications of network sites that can be and/or cannot be accessed through the online account," as recited in

claim 1 or claim 18. In page 3, paragraph 38, Gregg '589 merely discusses that the secure transaction server 34 operates in conjunction with the transaction clearinghouse to authenticate and authorize account holders and to collect their transaction data. In Gregg '589, neither the clearinghouse 30 nor the transaction server 34 receive indications of network sites that can be and/or cannot be accessed through an online account.

Furthermore, contrary to Examiner's contention, Gregg '589 does not disclose, teach or suggest "the clearinghouse server computer receiving a request from a user's computer to access a site," as recited in claim 1. Similarly, Gregg '589 does not disclose, teach or suggest "receiving a request for access to a site through the clearinghouse server computer," as recited in claim 18. Indeed, in Gregg '589, the clearinghouse (30) does not receive a request from the account holder or "user computer" (36). Furthermore, in Gregg '589, the clearinghouse (30) does not provide access for the account holder or "user computer" (36) to a requested site through the clearinghouse (30). The clearinghouse (30) merely receives parameters from secure transaction server (34) and if the parameters are valid the clearinghouse (30) provides a response to the secure transaction server (34) which then enables the account holder (36) to access the transaction services (see, paragraph 40, lines 9-15 in Gregg '589). In Gregg '589, the account holder (36) directly accesses the transaction services in secure transaction server (34), i.e. without passing through the clearinghouse (30), if the parameters are valid (see paragraph 34, lines 12-15 in Gregg '589).

The Examiner concedes that Gregg '589 does not disclose, teach or suggest "the clearinghouse server itself providing access for a user's computer to the requested site through the clearinghouse server computer when the access to the requested site is approved," as recited in claim 1.

The Examiner contends, however, that Messer discloses a clearinghouse (130) itself providing access to the requested site through the clearinghouse server; a clearinghouse server (130) receiving a request from user (160) and wherein the user's computer does not directly access the requested site. Applicant respectfully disagrees.

Messer fails to cure the deficiencies noted above in Gregg '589. Messer discloses a processing system for tracking commerce on the internet. A user (160) accesses the internet to visit an affiliate web page (120), the web page (120) including banner-type ads (125). The banner ad (125) is linked to clearinghouse server (130) and the link continues to merchant (140). The merchant (140) submits text file reports back to the clearinghouse (130) regarding

affiliate triggered commerce and delivers purchased goods to the user (160) (see Figure 1 and paragraphs 24 through 27 in Messer).

Messer does not disclose, teach or suggest "...the clearinghouse server computer receiving a request from a user's computer to access a site," as recited in claim 1. Indeed, in Messer, the clearinghouse server (130) does not receive a request from user (160) to access a site (merchant site 140). In Messer, the clearinghouse server (130) merely "tracks traffic" of the user (160) to determine if and when the user was involved in a purchase at the merchant site (140) and whether to allocate a purchase commission to the affiliate (120).

Furthermore, contrary to Examiner's contention, Messer does not disclose, teach or suggest "the clearinghouse server itself providing access for a user's computer to the requested site through the clearinghouse server computer when the access to the requested site is approved," as recited in claim 1. Indeed, in Messer the clearinghouse server (130) does not provide access for the user computer (160) to the requested site (merchant site 140) through the clearinghouse server (130). In Messer, the clearinghouse server (130) merely "tracks traffic" of the user (160) to determine if and when the user was involved in a purchase at the merchant site (140) and whether to allocate a purchase commission to the affiliate (120).

In addition, Messer does not disclose, teach or suggest "receiving a request for access through the clearinghouse server," as recited in claim 18. Similarly, Messer does not disclose, teach or suggest "receiving a request from a user for access to a site through the clearinghouse server computer," as recited in claim 19. Indeed, as stated above, the clearinghouse server (130) in Messer does not authorize access to the requested site (merchant site 140) but merely monitors traffic of the user to determine whether to allocate a purchase commission to the affiliate (120).

With respect to claim 19, Gregg '589 does not disclose, teach or suggest "receiving, from the buyer, indications of network sites that can be and/or cannot be accessed through the online account." Indeed, in Gregg '589, neither the clearinghouse 30 nor the transaction server 34 receive indications of network sites that can be and/or cannot be accessed through an online account.

Furthermore, Gregg '589 does not disclose, teach or suggest "receiving a request from a user for access to a site through the clearinghouse server computer," as recited in claim 19. Indeed, in Gregg '589, the request by the user (account holder 36) for access is received through the secure transaction server (34) not through the clearinghouse server (30).

Moreover, Gregg '589 does not disclose, teach or suggest "the buyer is not the user," as recited in claim 19. In Gregg '589, the account holder (36) on the account holder computer (36) is the user and there is no distinction between a user and a buyer. In Gregg '589, an account holder may be a buyer.

Messer fails to cure the deficiencies noted above in Gregg '589, with respect to claim 19. Messer does not disclose, teach or suggest "the buyer is not the user," as recited in claim 19. In fact, in Messer, the user (160) is led through the banner link (125) to the merchant site (140) where the user makes a purchase. Therefore, in Messer, the user is the buyer.

Consequently, for at least the above reasons, neither Gregg '589 nor Messer, alone or in combination, disclose, teach or suggest the subject matter recited in independent claims 1, 18 and 19.

Therefore, Applicant respectfully submits that claims 1, 18 and 19, and claims 2-17 which depend from claim 1 and claims 20-21 which depend from claim 19, are patentable. Thus, Applicant respectfully requests that the rejection of claims 1-21 under § 103(a) over the combination of Gregg '589 and Messer be withdrawn.

Claim 22 recites "A method for setting a prepaid online account, comprising: receiving at the clearinghouse server computer a set spending limit for the online account; receiving at the clearinghouse server computer indications of network sites that can be and/or cannot be accessed through the online account; receiving at the clearinghouse server computer a request from a user's computer to access a site; performing at the clearinghouse server computer one of approving and disapproving access to the requested site; and providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved; wherein the user's computer does not directly access the requested site."

Neither Gregg '589 nor Messer, alone or in combination, disclose, teach or even suggest "receiving at the clearinghouse server computer a set spending limit for the online account," as recited in claim 22. Furthermore, neither Gregg '589 nor Messer, alone or in combination, disclose, teach or even suggest "receiving at the clearinghouse server computer a request from a user's computer to access a site," as recited in claim 22. Indeed, as stated above, the clearinghouse (30) in Gregg '589 does not receive a request from the account holder or "user computer" (36) and the clearinghouse server (130) in Messer does not receive

a request from user (160) to access a site (merchant site 140). Moreover, neither Gregg '589 nor Messer, alone or in combination, disclose, teach or even suggest, "providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved," as recited in claim 22. As stated above, in Gregg '589, the clearinghouse (30) does not provide access for the account holder or "user computer" (36) to a requested site through the clearinghouse (30). Similarly, in Messer the clearinghouse server (130) does not provide access for the user computer (160) to the requested site (merchant site 140) through the clearinghouse server (130).

Therefore, for at least these reasons, Applicant respectfully submits that claim 22, and claim 23 which depends therefrom, are patentable.

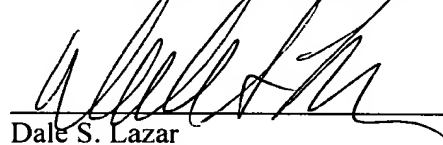
New Claims 24 and 25 depend from claim 1. Therefore, for at least the reasons provided above with respect to claim 1, Applicant respectfully submits that claims 24 and 25 are patentable.

#### CONCLUSION

In view of the foregoing, Applicant submits that this application is in condition for allowance. An early and favorable indication of same is kindly requested. If any point remains at issue, however, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

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